

Unlocking the Poverty Trap for Workers with Disabilities

Many Georgians with disabilities who use the support of Personal Assistance Services (PAS) to stay healthy and perform daily activities are required to not exceed an income of \$2,313 a month, even if they work full time. That income includes both paid wages and disability benefits for which they are eligible. If their income exceeds this limit, the individual risks losing the Independent Care Waiver administered by the Department of Community Health that covers the cost of the necessary aid of their Personal Care Assistant (PCA).

THE NUMBERS

The Independent Care Waiver falls under the Medicaid Cap Budget for financial eligibility. The Medicaid Cap amount is three times the SSI federal benefit rate (\$771 x 3 = \$2313 for 2019) or \$27,756 annually. This is significantly lower than the \$47,829 median household income cited for Georgia in the U.S. Census Bureau's 2013 American Community Survey. The gap between the Independent Care Waiver cap and the average salary for a Georgian with a bachelor's degree, \$50,638, is even higher.

THE CHALLENGE

This financial conundrum means that many Georgians with significant disabilities who are able to work remain unemployed or underemployed in order to not risk losing their necessary Personal Assistant Services. The individual loses out on rewarding opportunities for personal and professional advancement, while Georgia loses tax dollars that workers with disabilities could contribute when they work to their full potential. A policy that promotes work and sharing the cost of services is a common sense approach and 45 other states have enacted such a policy.

THE SOLUTION

The Statewide Independent Living Council (SILC) of Georgia is proposing a pilot to test an alternative option that will allow the individual with a significant disability the

opportunity to work competitively, have earnings above the Independent Care Waiver income cap, and maintain eligibility for the Independent Care Waiver thus keeping their Personal Assistance Services (PAS). The pilot would include volunteer individuals with significant disabilities, currently receiving the Independent Care Waiver, utilizing Personal Assistant Services, and interested in obtaining competitive employment. During the pilot, the participants would be exempt from the Independent Care Waiver cap; however, each of the participants would contribute a premium based on a sliding scale to help pay for the cost of their Personal Assistant Services to the Department of Community Health. Requirements for eligibility include a permanent disability requiring a minimum of 30 hours of PAS weekly plus competitive employment. The SILC proposes that the pilot be administered by the Georgia Vocational Rehabilitation Agency in collaboration with the Department of Community Health.

